

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
 John C Roe
 Debtor

Case No. 17-14607-mdc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Lisa
 Form ID: 309A

Page 1 of 2
 Total Noticed: 23

Date Rcvd: Feb 27, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 01, 2018.

| | |
|----------------|---|
| db 13947986 | +John C Roe, 425 Virginia Avenue, Havertown, PA 19083-2122 Phelan, Hallinan Diamond & Jones, LLP, Bankruptcy Department, 1617 JFK Boulevard, One Penn Center, Ste 1400, Philadelphia, PA 19103-1814 |
| 13947987 | +Santander Bank Na, 865 Brook St, Rocky Hill, CT 06067-3444 |
| 13957439 | +Santander Bank, N.A., 601 Penn Street, 10-6438-FB7, Reading, PA 19601-3563 |
| 13947988 | +Scott F. Waterman, Esquire, 110 W. Front Street, Media, PA 19063-3208 |
| 13947991 | +Wilmington Savings Fund Society, 15480 Laguna Canyon Road, Suite 100, Irvine, CA 92618-2132 |
| 14017075 | +Wilmington Savings Fund Society, FSB, et al, c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004 |

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

| | |
|----------|---|
| aty | E-mail/Text: scottfwaterman@gmail.com Feb 28 2018 02:24:43 SCOTT F. WATERMAN, 110 West Front Street, Media, PA 19063 |
| tr | EDI: BTPDERSHAW.COM Feb 28 2018 07:13:00 TERRY P. DERSHAW, Dershaw Law Offices, P.O. Box 556, Warminster, PA 18974-0632 |
| smg | E-mail/Text: bankruptcy@phila.gov Feb 28 2018 02:25:18 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595 |
| smg | E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 28 2018 02:24:59 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 28 2018 02:25:11 U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 |
| ust | +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Feb 28 2018 02:25:04 United States Trustee, Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405 |
| 13959159 | EDI: GMACFS.COM Feb 28 2018 07:13:00 Ally Financial, PO Box 130424, Roseville MN 55113-0004 |
| 13947983 | +EDI: GMACFS.COM Feb 28 2018 07:13:00 Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300 |
| 13954992 | EDI: DISCOVER.COM Feb 28 2018 07:13:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |
| 13947984 | +EDI: DISCOVER.COM Feb 28 2018 07:13:00 Discover Financial, Po Box 3025, New Albany, OH 43054-3025 |
| 13947985 | +EDI: IRS.COM Feb 28 2018 07:13:00 Internal Revenue Service, 600 Arch Street, Philadelphia, PA 19106-1695 |
| 13947989 | +EDI: SWCR.COM Feb 28 2018 07:13:00 Southwest Credit Systems, 4120 International Parkway Ste 1100, Carrollton, TX 75007-1958 |
| 13984154 | EDI: AIS.COM Feb 28 2018 07:13:00 Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838 |
| 13947990 | +EDI: WFFC.COM Feb 28 2018 07:13:00 Wells Fargo Bank Nv Na, P O Box 31557, Billings, MT 59107-1557 |
| 13966631 | +EDI: WFFC.COM Feb 28 2018 07:13:00 Wells Fargo Bank, N.A., 1 Home Campus X2303-01A, Des Moines IA 50328-0001 |
| 13947992 | +E-mail/Text: Bankruptcy@wsfsbank.com Feb 28 2018 02:25:29 Wilmington Savings Fund Society, 500 Delaware Avenue, 12th Floor, Wilmington, DE 19801-7405 |

TOTAL: 16

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 01, 2018

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: Lisa
Form ID: 309A

Page 2 of 2
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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 27, 2018 at the address(es) listed below:

KARINA VELTER on behalf of Creditor WELLS FARGO BANK, N.A. amps@manleydeas.com
KEVIN G. MCDONALD on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust KMcDonald@blankrome.com
MATTEO SAMUEL WEINER on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust bkgroup@kmllawgroup.com
SCOTT F. WATERMAN on behalf of Debtor John C Roe scottfwaterman@gmail.com, scottfwaterman@gmail.com
TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:

| | | | |
|---------------------------------|--|----------------------------------|-------------|
| Debtor 1 | John C Roe | Social Security number or ITIN | xxx-xx-9209 |
| | First Name Middle Name Last Name | EIN | --- |
| Debtor 2 (Spouse, if filing) | First Name Middle Name Last Name | Social Security number or ITIN | --- |
| | | EIN | --- |
| United States Bankruptcy Court | Eastern District of Pennsylvania | Date case filed in chapter 13 | 7/6/17 |
| Case number: | 17-14607-mdc | Date case converted to chapter 7 | 2/22/18 |

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

| About Debtor 1: | | About Debtor 2: |
|---|--|---|
| 1. Debtor's full name | John C Roe | |
| 2. All other names used in the last 8 years | | |
| 3. Address | 425 Virginia Avenue Havertown, PA 19083 | |
| 4. Debtor's attorney | SCOTT F. WATERMAN 110 West Front Street Media, PA 19063 | Contact phone (610) 566-6177 Email: scottfwaterman@gmail.com |
| 5. Bankruptcy trustee | TERRY P. DERSHAW Dershaw Law Offices P.O. Box 556 Warminster, PA 18974-0632 | Contact phone (484) 897-0341 Email: td@ix.netcom.com |

For more information, see page 2 >

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| 6. Bankruptcy clerk's office | 900 Market Street Suite 400 Philadelphia, PA 19107 Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . | Office Hours: Philadelphia Office -- 8:30 A.M. to 5:00 P.M Reading Office -- 8:00 A.M. to 4:30 P.M. Contact phone (215)408-2800 Date: 2/27/18 |
| 7. Meeting of creditors | April 4, 2018 at 01:30 PM | Location: |
| Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. | The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. | Office of the U.S. Trustee, Meeting Room, Suite 501, 833 Chestnut Street, Philadelphia, PA 19107 |
| 8. Presumption of abuse | Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified. | |
| 9. Deadlines | File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. | Filing deadline: 6/3/18 Filing deadline: 30 days after the conclusion of the meeting of creditors |
| 10. Proof of claim | No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline. | |
| 11. Creditors with a foreign address | If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case. | |
| 12. Exempt property | The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9. | |